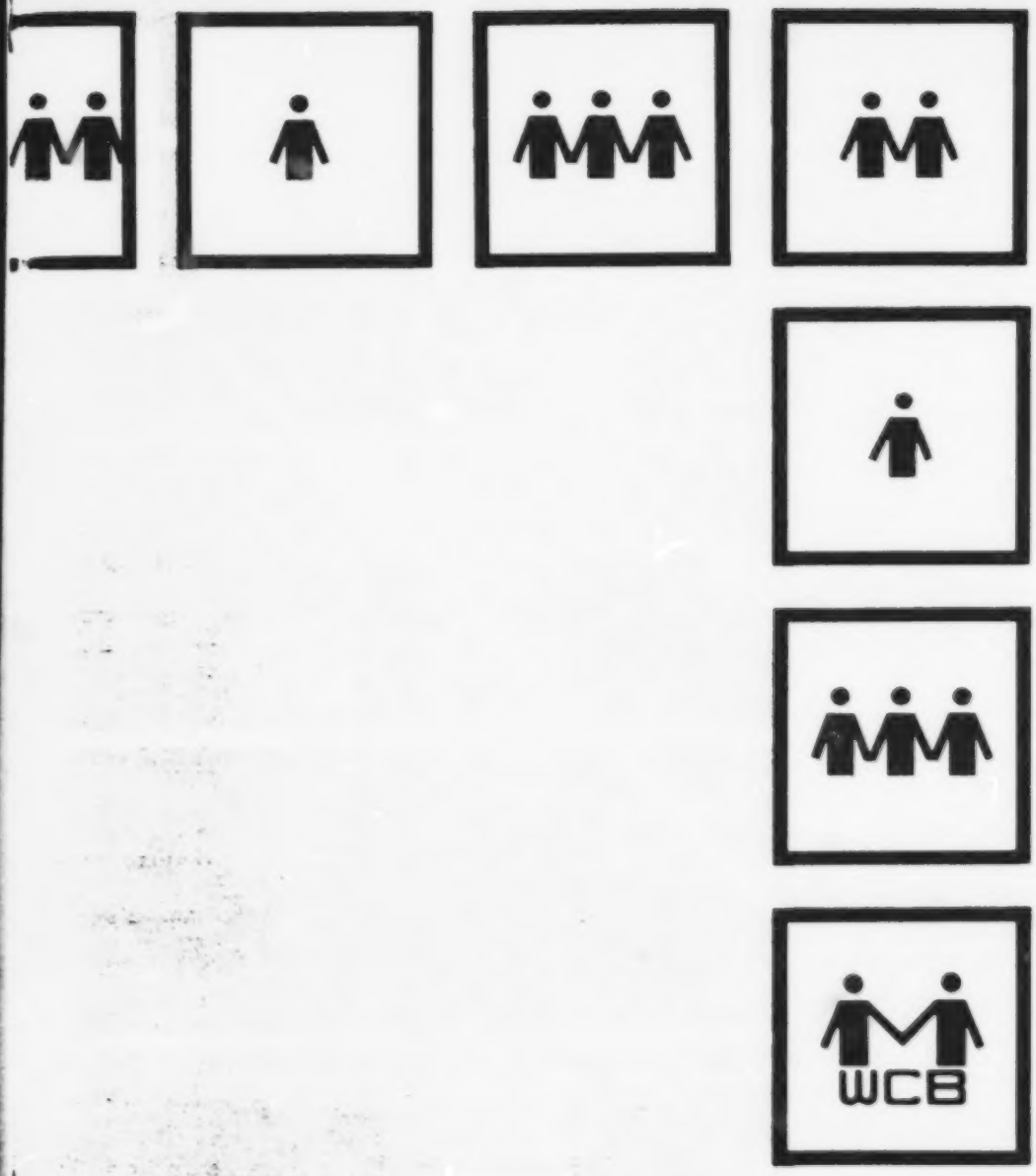
ANNUAL REPORT 1985



The Workers Compensation Board of Manitoba

The Workers Compensation Board of Manitoba

Board of Commissioners

333 Maryland Street • Winnipeg R3G 1M2 • Telephone 786-5471; rural Manitoba call Toll Free 1-800-362-3340

March 31, 1986

Minister Responsible for
The Workers Compensation Act
156 Legislative Building
Winnipeg, Manitoba
R3C 0V8

Honourable Minister:

On behalf of The Workers Compensation Board of Manitoba, we are pleased to present our 1985 Annual Report in accordance with Section 57 of The Workers Compensation Act. This report covers the 12 - month period from January 1, 1985 to December 31, 1985, and includes a statement of the accounts required to be kept under Section 72 of the Act.

Respectfully submitted,

Asuncion Arrojado
Chairperson

T. Donald Bulloch
Commissioner

Allan A. Fleury
Commissioner

Contents

Introduction 1

Staff Acknowledgement 1

Workers Compensation Board of Commissioners
Philosophy — Statement of Intent —
Aims and Goals 2

The Year In Review 3

Looking To 1986 4

Organizational Chart 5

Departmental Information
Administration 5
Assessments 6
Claims Services 7
Data Processing 7
Finance/Accounting 8
Medical Services 8
Vocational Rehabilitation Services 8

Adjudication and Appeals 9

File Access 10

Staff Training and Development 10

Satellite Facility 11

Financial Information
Index to Exhibits 12
Financial Overview 13
Auditors' Report 14
Actuarial Certification 15
Exhibits 16
Notes to Financial Statements 21

Statistical Information
Index to Figures and Tables 24
Introduction to Statistical Section 25
Figures and Tables 26

Introduction

The Workers Compensation Act provides compensation benefits to workers who, as a result of their employment, are injured or contract an industrial disease. The Workers Compensation Board of Manitoba is responsible for administering this legislation.

In 1971, the Workers Compensation Board was also designated to act on behalf of the Attorney General's Department in administering The Criminal Injuries Compensation Act.

This year has been very challenging for the Workers Compensation Board. The special difficulties related to the Board's financial picture have been addressed in an accountable manner. The needs of employers, injured workers, and the community have been given careful consideration, and increased service and accessibility has resulted.

This annual report provides pertinent information regarding the administration of The Workers Compensation Act through departmental, financial, and statistical explanations. Financial statements, the auditors' report, actuarial certification of the pension fund, and statistical tables and graphs provide supporting documentation about Board operations for 1985.

Staff Acknowledgement

The past year has been one of constantly increasing challenge, and the accomplishments recognized during 1985 could not have been achieved without the dedicated and excellent support of all levels of staff.

The Board of Commissioners acknowledges this support and appreciates the contributions made by everyone.

Philosophy — Statement of Intent — Aims and Goals

The Workers Compensation Board of Commissioners is committed to the principle that the injured worker has, by virtue of The Workers Compensation Act, the right to the provision of support services through the Workers Compensation Board with the use of the funds the employer has provided.

The Board of Commissioners believes that the delivery of these services should be in a manner that is accountable to the injured worker, the employer and the community as a whole.

A. The Injured Worker

As a person, the injured worker has a right to be treated as an individual distinct from any other. The Board of Commissioners is cognizant of the injured worker's immediate need related to compensation and, therefore, believes that the claims and appeal process should be done expeditiously in a clear and concise manner. The Board of Commissioners believes that the injured worker is entitled to competent and efficient service that could be provided by qualified staff through an improved system of delivery. The injured worker should have the assurance of a valid and professional assessment and support in the medical and vocational rehabilitation area to ensure that the injured worker has the essential elements necessary for a positive start toward being a viable member of the work-force and the community.

B. The Employer

As the provider of the funds, the employer is entitled to responsible financial management of the said funds by the Workers Compensation Board. The Board of Commissioners also believes that equitable methods of assessment should be followed and further believes that a sound balance should exist between the assessment rates and the projected need which can be achieved through an operational budget.

C. The Community As A Whole

The Board of Commissioners recognizes the valuable role of the compensation system in the community and will continue to improve the services it provides. Accountability will be ensured through improved communications with the community and increased accessibility to the Workers Compensation Board.

The Year In Review

- A computerized reporting system for the Vocational Rehabilitation Services Department was implemented to provide an analysis of vocational rehabilitation programs and their associated costs. Additional information has been included in the departmental and statistical sections of this report.
- Nursing Co-ordinator positions within the Board were increased in order to provide the human resources required to assess, monitor and co-ordinate the health care provided to injured workers. The role of the Nursing Co-ordinator was further developed in consultation with medical and nursing associations.
- The test phase of the Board's Back Education Program was completed in 1985. A report on the effectiveness of this Program is being prepared for the Board of Commissioners. A pamphlet designed to illustrate preventative steps toward back care was developed and is available for public distribution.
- As a result of new computer applications, statistical data on accidents by specific occupations is now available.
- The Board approved participation in the National Work Injuries Statistics Program in order to provide a base for statistical comparison on a national scale.
- External communications:
  - In addition to regular annual meetings held with major industry and labour groups, meetings between the Board of Commissioners and the "self-assured" employer groups were arranged. This group includes the City of Winnipeg, the Province of Manitoba, the Government of Canada, and the Canadian National Railway and Canadian Pacific Railway Company.
  - Meetings were held with the Manitoba Medical Association to discuss and effect changes to medical report forms required by the Workers Compensation Board. The changes implemented are expected to assist in monitoring time loss claims and to allow for more comprehensive medical reporting.
  - The Board participated in several conferences and business shows, and provided speakers on a number of occasions to increase the public understanding of workers compensation and to allow for increased accessibility to Board staff.
  - A new information series was developed in 1985. This series includes a Physicians Guide, a Workers Guide and an Employers Guide which outline comprehensive information regarding workers compensation in Manitoba. The "Physicians Guide" was distributed to all physicians licensed with the College of Physicians and Surgeons, and all employers registered with The Workers Compensation Board of Manitoba received a copy of the "Employers Guide." The "Workers Guide" is available on request.
  - To improve service and accessibility to persons who communicate in languages other than English, the Board developed a multilingual pamphlet containing information in ten languages.
- Review of the criteria for acceptability of cardiac claims was completed in 1985. Other policies which have been amended or developed to provide a clearer direction in claims adjudication include directives on hearing loss, deeming of average earnings, and the development of guidelines for lead poisoning claims.
- In May, 1985, the Minister Responsible for The Workers Compensation Act announced that a major review of the legislation would take place. The purpose of the review is to further improve the workers compensation system in Manitoba, and to ensure that it is fair and equitable for workers, employers, and the general community. It is expected that the Legislative Review Committee will require a period of 18 months to complete its mandate.
- The Board's Job Finding Club was successful in placing 79% of its participants in suitable employment opportunities during its first full year of operation.

Looking to 1986

- An extensive review of the employer classification system will be completed during 1986. This will be followed by discussions with industry and labour on a proposed experience rating program.
- Expansion of the re-employment program will take place with particular emphasis being placed on the Job Finding Club.
- A plan for future computer applications was prepared in 1985 and will be reviewed during 1986 in order to ensure ongoing maximum usage of the on-line system implemented in 1984.
- The Board's Nursing Co-ordinator program will be improved in order to provide earlier intervention and closer medical monitoring of serious time loss claims.
- A Long-Term Claims Committee will be established in 1986 to review individual claims where there is a potential for long-term disability or delayed recovery, or where benefits have been paid on a claim for twelve weeks or more. This will facilitate early and effective medical management and vocational rehabilitation, and will assist in identification of areas which may require policy and procedure development/implementation.
- Formalization of Assessment and Claims Services Department Procedure Manuals continued in 1985, and it is anticipated that these will be completed in 1986.
- The guidelines developed for lead poisoning claims will be reviewed in 1986.
- Preparation will be undertaken to meet the additional administrative needs for the anticipated proclamation and application of the Freedom of Information legislation.
- The Workers Compensation Board of Manitoba will host the 1986 annual convention of the Association of Workers' Compensation Boards of Canada. The last time Manitoba hosted the national convention was in 1975.

The Workers Compensation Board of Manitoba — **EXHIBIT 2**

Statement of Reserves

for the year ended December 31, 1985

(with comparative figures for 1984)

	Pension Fund	Future Cost of Existing Claims	Equalization Fund	Second Injury Fund	Rehabilitation Fund	Class Funds (Exhibit 3)	Total 1985	Total 1984
Balance, beginning of year	$150,173,655	$51,191,206	$1,008,851	$2,398,463	$1,893,240	($13,687,882)	$192,977,533	$200,756,694
Additions:								
Assessments						69,562,457	69,562,457	49,813,218
Interest income	15,459,101	5,337,297	81,631	3,660	12,957	(966,024)	19,928,622	20,787,424
Other	14,110,900					(186,466)	(186,466)	354,453
Pension awards provided under legislative change (Note 2)	22,132,510						22,132,510	14,110,900
From (to) other reserves and government subsidies (Note 6)	(10,928,005)		(160,013)	4,839,953	4,283,086	1,964,979		
	40,774,506	5,337,297	(78,382)	4,843,613	4,296,043	70,374,946	125,548,023	90,389,220
Deductions:								
Compensation			134,831	2,042,074		29,452,612	31,629,517	29,518,049
Medical aid			125,798	407,717		10,615,323	11,148,838	11,353,581
Rehabilitation			285	855,666	4,201,345	4,585,626	9,642,922	7,881,630
Pensions	19,948,161						19,948,161	14,841,008
TOTAL BENEFITS PAID	19,948,161	—	260,914	3,305,457	4,201,345	44,653,561	72,369,438	63,594,268
Pension awards			24,106	1,948,449		12,138,345	14,110,900	15,444,123
Amortization of pension increases (Note 2)								
— Principal						11,343,582	11,343,582	5,544,126
— Interest						2,651,794	2,651,794	3,208,224
Administration expenses and other charges, Exhibit 4						11,669,434	11,669,434	10,377,640
	19,948,161	—	285,020	5,253,906	4,201,345	82,456,716	112,145,148	98,168,381
Net change for the period	20,826,345	5,337,297	(363,402)	(410,293)	94,698	(12,081,770)	13,402,875	(7,779,161)
Balance, end of year	$171,000,000	$56,528,503	$ 645,449	$1,988,170	$1,987,938	($25,769,652)	$206,380,408	$192,977,533

The accompanying notes are an integral part of these financial statements.

The Workers Compensation Board of Manitoba — **EXHIBIT 3**

Statement of Class Fund Operations

for the year ended December 31, 1985

(with comparative figures for 1984)

	Class "A"	Class "C"	Class "D"	Class "E"	Class "G"	Total 1985	Total 1984
Balance, beginning of year	$53,518	($37,959)	($516,407)	$201,441	($13,388,475)	($13,687,882)	$4,090,852
Additions:							
Assessments	1,688,687	2,917,180	3,833,786	2,219,503	58,903,301	69,562,457	49,813,218
Interest income	(7,317)	(7,530)	(5,794)	(1,997)	(943,386)	(966,024)	87,229
Other		(305)	(3,515)	17,799	(200,445)	(186,466)	354,453
From (to) other reserves and government subsidies (Note 6)	311,112	401,793	811,794	440,280		1,964,979	4,000,000
	1,992,482	3,311,138	4,636,271	2,675,585	57,759,470	70,374,946	54,254,900
Deductions:							
Compensation	483,657	830,899	991,145	158,156	26,988,755	29,452,612	27,944,906
Medical aid	140,825	250,538	482,835	415,848	9,325,277	10,615,323	10,881,774
Rehabilitation	162,971	173,890	249,041	81,367	3,918,357	4,585,626	1,776,712
TOTAL BENEFITS PAID	787,453	1,255,327	1,723,021	655,371	40,232,389	44,653,561	40,603,392
Pension awards	411,484	304,765	402,822	1,040,669	9,978,605	12,138,345	12,300,252
Amortization of pension increases (Note 2)							
— Principal	284,159	946,397	1,067,103	299,938	8,745,985	11,343,582	5,544,126
— Interest	72,360	78,509	116,254	74,710	2,309,961	2,651,794	3,208,224
Administration expenses and other charges, Exhibit 4	161,764	268,449	551,984	678,908	10,008,329	11,669,434	10,377,640
	1,717,220	2,853,447	3,861,184	2,749,596	71,275,269	82,456,716	72,033,634
Net change for the period	275,262	457,691	775,087	(74,011)	(13,515,799)	(12,081,770)	(17,778,734)
Balance, end of year	$328,780	$419,732	$258,680	$127,430	($26,904,274)	($25,769,652)	($13,687,882)

The accompanying notes are an integral part of these financial statements.

DEPARTMENTAL INFORMATION

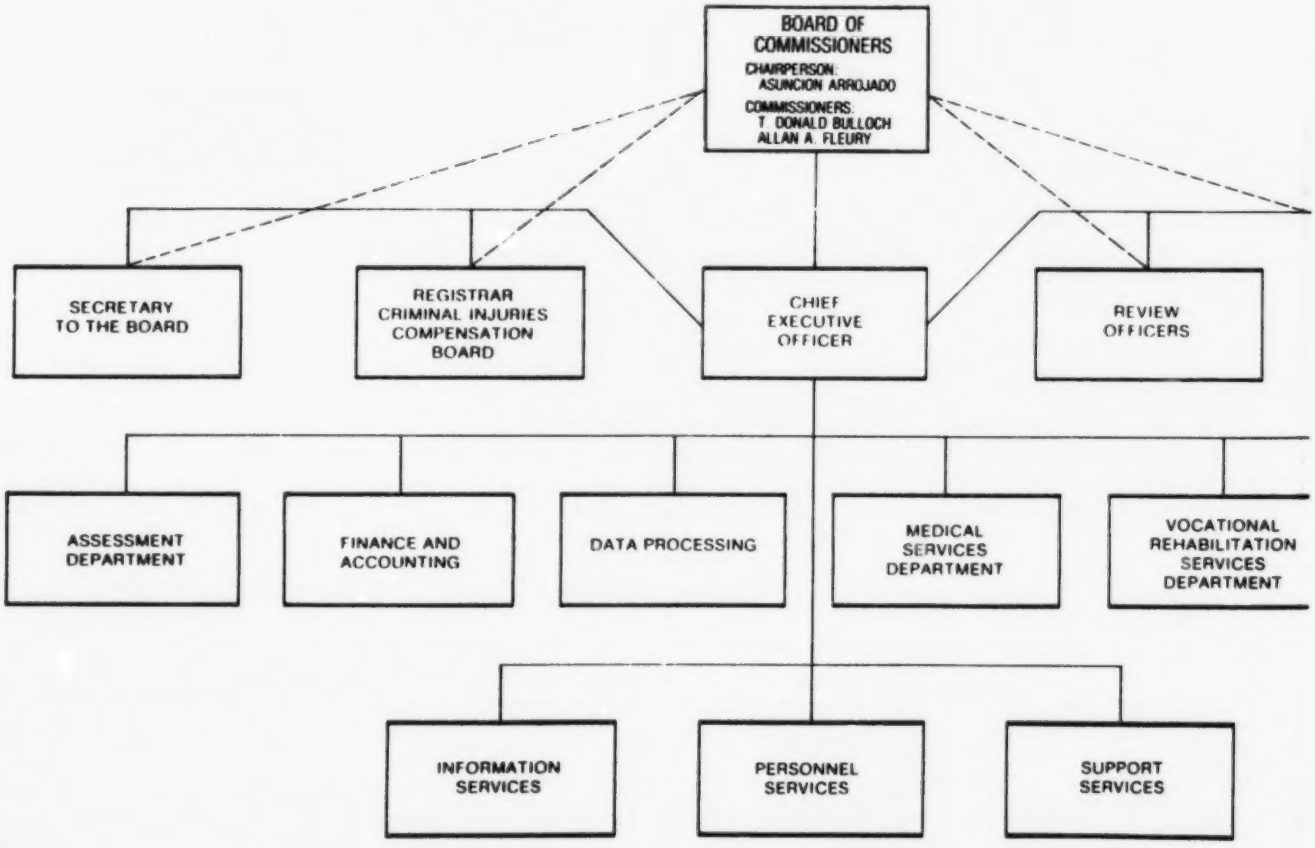
Administration Department

The Board's Administration Department is responsible for financial administration, information services, personnel management and operational support services functions.

The Information Services Area has given special attention to the development of information pieces to provide an increased understanding of the compensation system for workers, employers and the community. As well, this area has been involved in overseeing department procedure manual preparation, and is responsible for providing educational seminars/workshops and general information regarding workers compensation.

An increase in administrative services has been required in response to additional demand for file access/review, for increased service related to the

The Workers Compensation Board of Manitoba



appeal procedure for workers and employers, for research required to conduct studies and provide relevant data bases for policy and procedure development, and for legislative changes which impact the Workers Compensation Board.

Assessment Department

The Assessment Department's main responsibility is the implementation of Section 66(1) of The Workers Compensation Act. This involves the assessment and collection of annual assessments from industries listed in Section 60 and Schedule I (Section 60) of The Workers Compensation Act.

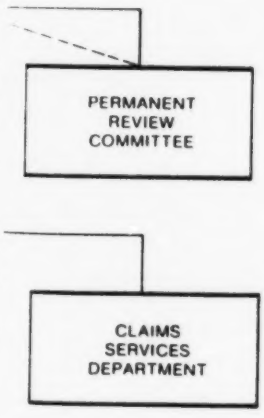
In addition, the Assessment Department approves coverage for industries electing compensation coverage on a voluntary basis provided the industries meet the criteria for acceptance. During 1985, 1,015 special applications were approved, and these are listed in Table X in the Statistical Section of this report.

The audit section is responsible for auditing the assessable payroll reported by employers to the Assessment Department and ensuring that employers are registered under the proper industry classification. As well, auditors investigate the status of claimants at the time of an accident, assist in the collection of overdue accounts and visit employers who have not submitted payroll information by the filing deadline. During 1985, the audit section performed 551 audits, made 772 collection calls, and followed up on 1,013 employers who had not submitted the required payroll information.

The review of the employer classification system, started in 1984, was substantially completed in 1985. As well, a proposed experience rating system model has been developed by an in-house committee and further consultation with industry and labour will take place in 1986.

During 1985, criteria were developed for determining the status of independent contractors. The purpose of establishing the criteria is to ensure that workers in compulsory industries receive the protection intended by the Act, while at the same time, to allow genuine independent contractors or small business owners the opportunity to obtain coverage on a voluntary basis.

A new policy on self-coverage was also developed in 1985. Under the Board's previous policy on self-coverage, sole proprietors and partners were allowed to select any level of coverage desired between the minimum and maximum assessable earnings. The current policy is intended to equate the coverage extended to the actual earnings of the self-employed individuals.



Claims Services Department

This Department processes compensation claims for industrial diseases and personal injury arising out of and during the course of employment. Medical aid, permanent disabilities and fatalities are also considered.

If a worker suffers time loss from work as a result of a job related accident/disease, income replacement benefits may be provided for temporary or permanent disability. The Board will pay medical aid costs including necessary treatments, hospitalization, prescribed medication, appliances (such as hearing aids) or prosthetic devices if required.

During 1985, management of the Claims Services Department gave special attention to long term claims and, as a result of this review, a recommendation was made for the establishment of a Long-Term Claims Committee. Follow-up to this recommendation is outlined under "Looking to 1986."

Emphasis was also given to more "in person" claims investigations. Statements taken by the Board's Investigative Officers increased by 26% in 1985 over the same period in 1984.

Quality control mechanisms were improved in the Claims Services Department in attempts to ensure that payments and communications regarding claims were prompt and clear. There was also additional support provided to junior adjudicators in the administration of more difficult claims.

Claims:

The Claims Services Department administered 48,658 claim files during 1985 as indicated below:

1985 claims registered in 1985	48,658
Prior year claims registered in 1985	1,722
	50,380
Claim files processed during 1985	
Settled in 1985 (Table II):	
Medical Aid Only	15,610
No Cost Claims	5,666
Time Loss Claims	22,625
	43,901
Claims Initially Rejected*	572
Claims Referred**	4,185
	48,658

* Number of claims rejected for which the individual worker filed an application for benefits. These rejections are based on adjudicative decisions — ex., accident not arising out of and in the course of employment; no accident established.

**Number of medical service accounts refused for which an individual or organization other than the injured worker applied for payment of services. This refusal would result if, for example, the account was not related to a compensation claim, if there was no worker coverage, or if the claim was payable in another jurisdiction.

The reporting of statistical information for compensation claims has been changed to provide a more accurate picture of current year accidents. This also allows for relationships to be drawn to provincial and national data bases.

Accidents:

Accidents reported in 1985 increased over those in 1984 by approximately five percent. Table I entitled "Accidents Reported in 1985 By Ciass" provides comparative figures for reported accidents by employers in their respective classes.

Pension Benefits:

The total number of permanently disabled workers (totally or partially disabled), and dependents of fatally injured workers in receipt of pensions as of December 31 were:

	1985	1984
Permanently Disabled	4,720	4,460
Widows	544	545
Children	348	343
Other Dependents	8	11

Data Processing Department

Data processing functions include processing claims benefits payments, financial and statistical reporting, firm assessment processing and billing, the development of new and maintenance of existing computer programs and services, as well as the researching and implementing of new software products as they become available to ensure that the Board is utilizing its computer capabilities to their fullest extent.

During its first full year as a department within the Workers Compensation Board, the Data Processing Department completed implementation of the initial systems envisaged by the Board in 1982. The department has enhanced the systems so that the processing of claims in a timely and cost-effective manner is assured.

As part of its intent to supply relevant data to outside agencies, the Board provided the Workplace, Safety & Health Division with the capability to access certain computerized information through terminals located in their offices. This allows a historical claims data base for the production of tailored statistical analysis regarding workplace accident frequency and cause. As well, for larger firms, the Board provided a computerized data transfer technique which allows for the transmis-

sion of claims cost information directly to the firm's own computer.

In early 1985 the Board implemented a sophisticated cost/claim tracking system to assist the Vocational Rehabilitation Services Department in the management of vocational rehabilitation programs.

Statistical information reporting has been improved to allow timeliness of analysis and reduce the skewing of data caused by previous year injuries.

In order to provide for orderly growth, a three to five year plan of potential computer applications was prepared and will be reviewed during 1986.

Finance/Accounting Department

The responsibility of this Department is to monitor and report on the financial activities of the Board. In this capacity the Finance/Accounting Department develops appropriate budgets and cash flow forecasts, monitors the investment portfolio, calculates and prepares all medical and compensation payments to claimants, assumes responsibility for all cash transactions, and prepares the periodic financial reports and reviews.

During 1985, this Department was restructured and an Assistant Director was brought on line to assist in Department administration/management.

A training procedure for Payment Assessors was implemented to benefit payment processing, and a study on federal postal services was completed in an attempt to improve cheque delivery.

Medical Services Department

The Medical Services Department provides administrative needs such as physical examinations, pension ratings, and expert medical advice and opinions in respect of scientific literature.

The Workers Compensation Act provides the Board with the authority to supervise and control the medical, surgical and hospital treatment as well as other approved care provided to injured workers. The monitoring and supervision of health care provided to injured workers with respect to the work related injury or illness is done by the Board's physicians and Nursing Co-ordinators through a review of the medical information provided by the attending physicians.

The responsibility of the Medical Services Department to carry out its various roles such as providing opinions on the medical aspects of claims and examining patients, and to increase its involvement in the medical management of seriously injured workers, has been furthered by filling additional Nursing Co-ordinator positions and by acquiring the part-time services of medical specialists.

The medical specialties available within the Workers Compensation Board include orthopaedics, otolaryngology, neurosurgery, microbiology and internal medicine with further specialties in respirology and cardiology. The services of chiropractic consultants are utilized for claims with chiropractic involvement.

A series of informational meetings between medical practitioners and the Workers Compensation Board were established in 1984 and were continued in 1985. The Board is attempting to become more involved with the medical community and to improve the health care being provided to workers who are injured on the job.

Meetings were held with medical and paramedical associations to discuss the role of the Board's Nursing Co-ordinators and to outline the new approach to health care in the compensation system. Support with regard to this concept was extended to the Board by these associations.

Consultation meetings were held with the Manitoba Medical Association to discuss the change in reporting fee remuneration and alterations to information contained on the doctor's report form used by the Workers Compensation Board.

Vocational Rehabilitation Services Department

The Vocational Rehabilitation Services Department extends services to injured workers who, as a result of a compensable injury or condition, are unable to return to their pre-accident employment. The primary goal of the Department is to assist injured workers to return to employment that is within the worker's physical restrictions and which generates income compatible to the wages received at the time of the accident.

The first step in the process of vocational rehabilitation is to approach the accident employer to determine if suitable alternate employment is available. It is cost-effective and benefits both the injured worker and accident employer when a return to that firm or industry can be accommodated. Job modification, job transfer, and equipment modification programs are discussed with the accident employer with the intent of returning the injured worker to a familiar employment situation.

When a return cannot be accommodated with the accident employer, other avenues for re-entering the work-force are explored by the Vocational Rehabilitation Counsellor. The Counsellor will develop a cost-effective vocational rehabilitation plan designed to return the individual into a viable employment situation. Assessment of transferable skills, workplace assessments, training on-the-job

situations, institutional training programs, relocation, and/or recommendation for pension augmentations are programs and services designed to assist injured workers.

As of December 31, 1985, there were 1,294 active cases in the Vocational Rehabilitation Services Department. This represents an increase of 25.6% from the 1,030 cases that were active as of December 31, 1984. During 1985, there were 1,032 newly assigned cases plus 81 files which were reactivated. Of these, 842 files were brought to a resolution, thus requiring no further services from this Department.

Of the 1,294 active cases, 234 claimants were placed in employment situations which involved some degree of wage loss. In addition, 40 claimants were participating in training on-the-job situations, 70 in institutional retraining programs, 32 were in work assessment situations, 154 were participating in a job search program, and 140 claimants were receiving pension augmentation. Of the remaining cases, 201 were receiving medical or psychological treatment, 269 were receiving vocational counselling, 4 were in self-employment situations, 6 received pension commutations, and 4 were receiving a personal care allowance. Finally, 69 cases were awaiting further action, and 71 cases had been successfully rehabilitated and the activity was being monitored. (These statistics are reflected in the Statistical Section, Figure 11.)

During 1985, there were 400 injured workers who participated in work assessment programs at a cost of $952,541. A total of 56 workers participated in training on-the-job situations at a cost of $277,293 and 129 workers received institutional retraining at a cost of $1,100,823.

Many workers returned to employment incurring a wage loss. These 559 received $1,617,385 in temporary wage loss payments. There were 674 injured workers participating in an active job search for suitable employment at a cost of $2,377,514.

As a result, 657 workers required vocational and career counselling. $1,951,521 was extended to these individuals. In addition, $376,419 was paid for medical and psychological treatment for 166 injured workers.

A total of 840 injured workers received $1,384,596 in pension augmentation benefits.

Modifications were provided to worksites for six injured workers at a cost of $1,104. Five individuals with severe injuries received $9,870 for personal care and lifestyle adjustment expenses.

The first full year of operation of the Job Finding Club was concluded in 1985. The Club was successful in placing 79% of its participants in suitable employment opportunities within an average placement time of 10.64 weeks. Consideration is being given to expansion of the facility's capacity in 1986.

During 1985, personnel from the Vocational Rehabilitation Services Department made presentations to employer groups and organizations throughout Manitoba to promote the available rehabilitation programs and services. As a result of the increased understanding of vocational rehabilitation, more employers were willing to accommodate injured workers into new or modified employment situations within their companies.

Adjudication and Appeals

There are three levels of appeal available within the Workers Compensation Board. The first is Initial Adjudication (where the decision originated); the second level is Committee (either Review Committee, Rehabilitation Committee, or Assessment Committee); the final level is with the Board of Commissioners.

Employers may appeal claims benefits, medical aid, pension awards or rehabilitation decisions, as well as assessment decisions regarding worker coverage and employer classifications. Workers may appeal claims benefits, medical aid, pension awards, or rehabilitation decisions.

At the Initial Adjudication level, the appellant requests a reconsideration by the person who made the original decision on the claim. If there is still disagreement after review of information, consideration of the matter by the second level may be requested.

The Review Committee and Rehabilitation Committee consider all appeals (other than those related to assessment matters, which are considered by an Assessment Committee) where the initial decision cannot be amended to the satisfaction of the worker or the employer by the previous level. The Review Committee and Rehabilitation Committee may conduct further investigations into the claim, and have the authority to confirm or rescind previous decisions.

At the final level of appeal, the appellant may request either a Board Review and/or a Board Hearing. The Board of Commissioners may request additional field investigations, conduct its own investigation, or may refer the matter to an appropriate independent medical specialist or panel of specialists for medical input prior to reaching its decision.

Appeal Statistics:

A. Review Committee

The Review Committee's statistics cover the period January 1, 1985 to December 31, 1985, and show a comparison to the previous year.

Breakdown:

	1985	1984
Previous Decision Rescinded or Amended	98	130
Previous Decision Confirmed	359	318
Claims Referred to Medical Review or Neurosis Panels	5	6
Claims Referred to Board of Commissioners	99	53
TOTAL	561	507

Of the appeals handled in 1985, approximately 44% were initiated by claimants, 24% by Worker Advisors, 21% by other representatives, 7% by employers, and 4% were rescinded through discussion with department management.

B. Assessment Committee

The Assessment Committee's statistics cover the period January 1, 1985 to December 31, 1985.

Breakdown:

	Approval	Rejection	Total
Reinstatement of Coverages	111	11	122
Penalties	23	71	94
Industry Classification	3	26	29
Employee Status	11	26	37
Individual Liability	16	10	26
Referred to Board of Commissioners			23
TOTAL			331

C. Board of Commissioners:

There were 22 final level of appeal cases carried over from 1984 for completion in 1985.

During the period January 1, 1985 to December 31, 1985 there were 198 appeals in total presented for consideration. Of this number, 96 hearings were held (91 at the Satellite Facility in Winnipeg; 5 hearings were held in Northern Manitoba), and 29 of these cases will not be finalized until 1986. Therefore, the statistics shown below reflect the 169 cases that were actually resolved in 1985.

	1985		1984	
Board Hearings	91		63	
Board Reviews	78	169	71	134
Accepted	48		39	
Rejected	94		69	
Partial Acceptance	9		4	
Claims Referred to Medical Review Panel	2		4	
Claims Referred to Neurosis Review Panel	0		1	
Claims Referred for Additional Information	16		17	
TOTAL		169		134

File Access

For purposes of an appeal, injured workers may obtain a photocopy of general correspondence, and payments information from their claim file. The workers may also obtain a copy of any report or notation on their file made by Medical Officers of the Workers Compensation Board.

In July, 1983, Bill 88 regarding access to medical information on a worker's file was approved. This legislative amendment ensures that any reports made by private practitioners **after** September 15, 1983, be available to the injured worker. Any practitioner report made **prior** to that date requires a release application as allowed for under Section 52.3(3) of The Workers Compensation Act.

An employer requiring file documentation for an appeal may obtain a photocopy of general correspondence, payments information, and notations made by Board medical staff. Copies of private practitioners reports are **not** available.

For the period from January 1, 1985 to December 31, 1985, there were 569 requests for copies of file information. Workers made 265 requests, employers initiated 72 requests, and advocate/representative requests totalled 232.

Of the 569, there were 112 requests which required written release consent from practitioners, and 86 of these which required referral to the Committee designated under Section 52.3(3) to grant or refuse permission to the applicant to have access to the report.

Staff Training and Development

The training and development of staff has been given appropriate attention during 1985. Formal in-house training and orientation has been provided to new staff in all departments. Special programs of training particular to Board policies, procedures and operational methods have been developed for Claims Processors and Claims Officers, Assessing Officers, Vocational Rehabilitation Counsellors, and Nursing Co-ordinators.

Where appropriate, special conferences and seminars related to technological and medical advances have been attended. Training programs conducted by the Civil Service Commission are available for Board staff to attend and, on occasion, provision is made for staff to upgrade their job related qualifications at college or university.

Sixty-six staff members participated in external programs during 1985.

Satellite Facility

The Board's Satellite Facility, located at 175 Hargrave Street, is utilized for Board Hearings, Medical Review and Neurosis Panels, Silicosis Boards and a variety of meetings.

The statistical breakdown related to use during 1985 with a comparison to 1984 is as follows:

	1985	1984
Board Hearings	91	80
Medical Review Panels	15	17
Silicosis Boards	0	3
Neurosis Panels	2	4
Meetings	65	45

Index to Exhibits

Financial Overview 13
Auditors' Report 14
Actuarial Certification 15
Exhibits 16
Notes to Financial Statements 21

Financial Overview

The financial operations of The Workers Compensation Board of Manitoba showed significant change in 1985.

A substantial growth in the assessable payroll and an increase in the average rate improved the revenue position of the Board. However, as the result of an increase in the number of accidents, additional costs were incurred which reduced the value of the benefit of this additional revenue. The net operating deficit of Class G Employers of $13,515,799 was, however, significantly better than had been anticipated.

As a result, the unfunded liability for Class G Employers (the shortfall between the assets of the Board and the anticipated future cost of existing claims) increased to $26,904,274. This liability was addressed by the 1985 Provincial Auditor's Annual Report where the need for increases in the average assessment rate or changes in legislation was noted.

The following outlines the more significant financial particulars of 1985:

1. Pension amendments were enacted effective July 1, 1985. The capitalized cost of the change was $22,132,510. The total amortization cost for 1985 was $13,995,376 — an increase of 60% over 1984.
2. The total value of payrolls covered in 1985 for Class G employers increased by 8.1%.
3. The increase in payrolls along with a general rate increase combined to increase the Class G assessment revenue by $17,431,814.
4. Benefits paid to claimants increased by 13.8% to $72,369,438.
5. Total pension awards decreased by 8.6%.
6. Total administration expenses increased by 12.4%. A comparison to 1984 is shown in Exhibit 4.

   This represented 16.1% of the total benefits paid (1984 = 16.3%)
7. An actuarial review identified a surplus of $10,928,005 in the pension fund. This surplus was distributed to other reserve funds as outlined in Note 6 to the Financial Statements.
8. Investments held by the Board increased by $2,203,305 to $165,959,058 and year-end bank indebtedness was reduced by $683,577 to $986,880.

PEAT MARWICK

Peat, Marwick, Mitchell & Co.
Chartered Accountants
500 - 363 Broadway Avenue
Winnipeg, Manitoba R3C 3N9
(204) 949-1594

AUDITORS' REPORT

To The Workers Compensation Board of Manitoba:

We have examined the balance sheet (being Exhibit 1) of The Workers Compensation Board of Manitoba as at December 31, 1985 and the accompanying financial statements (being Exhibits 2 to 5) for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the Board at December 31, 1985 and the results of its operations for the year then ended in accordance with the accounting principles set out in the notes to the financial statements applied on a basis consistent with that of the preceding year.

Winnipeg, Canada
February 17, 1986

Peat, Marwick, Mitchell & Co.
Chartered Accountants

WILLIAM M.
MERCER
LIMITED

MERCER
HICKLING
JOHNSTON

800-One Lombard Place
Winnipeg, Manitoba R3B 0X3
(204) 943-5481

ACTUARIAL CERTIFICATION

WORKERS COMPENSATION BOARD OF MANITOBA

The present value of pension payments and lump sum payments expected to be made in the future from the Pension Fund as a result of permanent pensions awarded on or before December 31, 1985 is estimated to be $171,000,000. This present value was calculated by us using data supplied by the Board and actuarial assumptions as follows:

(i) an interest rate of 6%.

(ii) mortality according to the Manitoba Male and Female Life Tables for 1980-82 as published by Statistics Canada up to age 85 and according to the Canada Male and Female Life Tables for 1980-82 over age 85.

(iii) rates of remarriage equal to those of the 1962 Railroad Retirement Board Ultimate Table reduced by 1/3.

(iv) for children's benefits rates of dropout from school were utilized between the ages of 16 and 21.

The estimate also includes a small margin over and above the calculated result.

The methods employed are in accordance with sound actuarial principles.

In calculating this present value, no explicit provision has been made for potential future legislated amendments to the Workers Compensation Act. The rate of return used makes implicit provision for future increases in pensions, if the rate of inflation is greater than the rate allowed for in choosing the rate of return. The rate of return used assumes that inflation will occur at the rate of 3 1/4% per year, each year in the future. If inflation occurs at a rate which is higher than this rate, investment earnings will likely be greater than expected. These additional investment earnings will be available to finance increases in pensions in the future.

Respectfully submitted,

J. A. Giesinger, F.S.A., F.C.I.A.
Consulting Actuary

Balance Sheet

as at December 31, 1985

(with comparative figures for 1984)

Assets

	1985	1984
Assessments receivable (Note 1)	$ 471,523	$ 209,086
Employees' and sundry accounts receivable	220,762	248,850
Deferred cost of pension increases (Note 2)	36,346,258	25,557,330
Investment in securities as authorized by The Trustee Act, Manitoba, Exhibit 5 (Note 3)	165,959,058	163,755,753
Accrued interest on investments	3,107,978	3,141,130
Fixed assets (Note 4)	1,712,382	2,122,185
TOTAL	$207,817,961	$195,034,334

Liabilities and Reserves

	1985	1984
Bank	$ 986,880	$ 1,670,457
Accounts payable	257,337	554,225
Class Funds, Exhibit 3	(25,769,652)	(13,687,882)
Payable to The Government of Canada (Note 5)	193,336	(167,881)
Reserves, Exhibit 2 (Note 6)		
Pension Fund	171,000,000	150,173,655
Future cost of existing claims	56,528,503	51,191,206
Equalization Fund	645,449	1,008,851
Second Injury Fund	1,988,170	2,398,463
Rehabilitation Fund	1,987,938	1,893,240
TOTAL	$207,817,961	$195,034,334

Approved on behalf of the Board of Commissioners

Chairperson

Commissioner

Commissioner

The accompanying notes are an integral part of these financial statements.

Administration Expenses and Other Charges

for the year ended December 31, 1985

(with comparative figures for 1984)

Administration Expenses	1985	1984
Staff and service costs	$ 6,964,583	$ 6,179,160
Data processing	1,417,942	997,207
Supplies and services	601,526	570,372
Communications	444,963	400,572
Building operations	421,358	281,288
Depreciation	188,991	188,786
Professional fees	89,292	55,763
Legislative Review Committee	32,799	
Other	21,800	63,272
TOTAL ADMINISTRATION EXPENSES	10,183,254	8,736,420
Other Charges (Note 7)		
Charges under The Workplace Safety and Health Act	1,957,829	1,968,000
Expenses of Worker Advisors under Section 91 of The Workers Compensation Act	385,106	381,800
TOTAL OTHER CHARGES	2,342,935	2,349,800
Less Recoveries		
The Government of Canada for administering its employees' compensation program	698,205	553,828
The Government of The Province of Manitoba for administering The Criminal Injuries Compensation Act	158,550	154,752
TOTAL RECOVERIES	856,755	708,580
TOTAL CHARGED TO CLASSES	$11,669,434	$10,377,640

The accompanying notes are an integral part of these financial statements.

Summary of Investments

as at December 31, 1985

(with comparative figures for 1984)

Bonds and debentures issued by, or guaranteed by, the following:	1985 Par Value	1985 Book Value	1984 Book Value
Government of Canada	$ 11,500,000	$ 11,448,855	$ 11,443,932
Province of Alberta	250,000	249,691	249,588
Province of British Columbia	1,035,000	1,033,593	1,032,446
Province of Manitoba	76,298,000	75,840,418	75,766,368
Province of Newfoundland	150,000	150,000	150,000
Province of Ontario	1,000,000	993,190	1,242,595
Province of Quebec	2,762,000	2,740,291	3,557,238
Province of Saskatchewan	250,000	155,664	149,768
Municipal Corporations	4,554,000	4,539,236	4,897,197
School Districts and Divisions	0	0	7,992
Hospitals	8,405,667	8,400,078	8,744,657
Corporations	8,225,000	7,396,450	7,364,152
	$114,429,667	$112,947,466	$114,605,933
Mortgages, National Housing Act (Canada)		32,398,158	32,629,932
Deposits with the Minister of Finance		20,613,434	16,519,888
TOTAL INVESTMENTS		$165,959,058	$163,755,753

The accompanying notes are an integral part of these financial statements.

Notes to Financial Statements

for the year ended December 31, 1985

1. Assessments receivable consist of the following accounts:

	1985	1984
Assessments billed and outstanding	$741,523	$359,086
Less: Allowance for doubtful accounts	270,000	150,000
Assessments receivable, December 31, 1985	$471,523	$209,086

2. Amendments to The Workers Compensation Act have provided for increases in pension benefits with the cost of these increased benefits to be recovered from the general body of employers and self assurers over a seven year period from the effective date of the amendment. The interest rate associated with the amendments is established at the time the amendments become effective and currently range from 9% to 10.75%. Details of the cost of these amendments are as follows:

	1985 Amendments	1983 and Earlier Amendments	Total
Cost of benefits increases	$22,132,510	$59,978,512	$82,111,022
Less: Charged to special funds	—	964,590	964,590
Balance chargeable to class funds	22,132,510	59,013,922	81,146,432
Recoveries, 1979 to 1984 inclusive	—	33,456,592	33,456,592
	22,132,510	25,557,330	47,689,840
Recoveries, 1985	5,243,026	6,100,556	11,343,582
Balance, December 31, 1985	$16,889,484	$19,456,774	$36,346,258

3. Investments are recorded at cost at the time of acquisition. Discounts or premiums are amortized on a straight-line basis over the term of the investment.

   Investment income is allocated to class funds, the pension fund and other reserve funds in accordance with the average monthly balance in each fund.

   The market value of the investments is not disclosed since it is the general policy of the Board to hold investments until maturity.

4. Fixed Assets are valued at cost less accumulated depreciation. The building is depreciated as provided under Section 78 (15) of The Workers Compensation Act. All other assets are depreciated on a straight line basis over the noted period:

Building Renovations	10 years
Automobiles	5 years
Furniture and Fixtures	5 years
Computer System Development	3 years

	Cost	Accumulated Depreciation	Balance as at December 31 1985	Balance as at December 31 1984
Building & Additions	$1,572,298	$ 686,159	$ 886,139	$ 919,312
Building Renovations	229,168	45,836	183,332	206,250
Automobiles	38,372	23,023	15,349	23,023
Furniture & Fixtures	361,685	144,674	217,011	289,348
Computer System Development	821,103	410,552	410,551	684,252
	$3,022,626	$1,310,244	$1,712,382	$2,122,185

Capital acquisitions are expensed in the period they are purchased unless they are of a significant value and will benefit a number of periods.

5. Under the Government Employees Compensation Act (Canada) accident claims of employees of the Government of Canada, usually employed in Manitoba, are administered by the Workers Compensation Board. The $193,336 represents the balance of cash being held by the Board to pay future benefit costs for the Government of Canada.

6. Reserves:

(a) The Pension Fund is established to fund the estimated future disbursements for all pension awards which have been made.

An actuarial review of the Pension Fund was completed as at December 31, 1985 which confirmed the adequacy of the Reserve.

(b) The Future Cost of Existing Claims Fund was last subject to an actuarial review as at December 31, 1983 which established the adequacy of the reserve as of that date. The next review is scheduled for 1986.

(c) The Equalization Fund is established to meet losses arising from any disaster or extraordinary circumstance.

(d) The Second Injury Fund is provided to meet the cost of claims for workers suffering enhanced disabilities due to pre-existing conditions or disabilities.

(e) The Rehabilitation Fund is provided to meet the cost of vocational training and other rehabilitation measures.

(f) In 1985 the following adjustments were made to the funds balances:

	Distribution (Item i)	Pension Surplus (Item ii)	Net Adjustment
Pension		($10,928,005)	($10,928,005)
Equalization	($160,013)		(160,013)
Second Injury	(380,419)	5,220,372	4,839,953
Rehabilitation	62,714	4,220,372	4,283,086
Class A	74,839	236,273	311,112
Class C	101,633	300,160	401,793
Class D	209,192	602,602	811,794
Class E	92,054	348,226	440,280
Net Change	NIL	NIL	NIL

i) In order to separate the activities of the Self-Assured Classes from Class G, the portion of Funds belonging to the Self-Assured Classes in the Second Injury Fund, Equalization Fund and the Rehabilitation Fund were distributed during the year.

The remaining balances in these funds now belong to Class G.

ii) Upon completion of an actuarial review of the Pension Fund a surplus of $10,928,005 was recognized. This surplus was firstly used to reimburse Class G for costs of mutual benefit for which they were charged and, secondly, allocated to the individual classes in proportion to their cost experience over the past twenty years. Class G's entitlement to the surplus was fully allocated to its reserve funds.

7. Under the provisions of The Workplace Safety and Health Act, the Province may pay the expenses incurred in the administration of that Act out of the Consolidated Fund and may recover such portion as may be determined from the class funds under The Workers Compensation Act. For 1985 the amount charged under this provision was $1,957,829 (1984 - $1,968,000).

   Also, under the provisions of Section 91 (3) of The Workers Compensation Act, the Province may pay the costs incurred in respect to Worker Advisors and may recover them from class funds. For 1985, the amount charged under this provision was $385,106 (1984 - $381,800).

8. The Employee Pension Plan was last valued at January 1, 1985. An actuarial certificate issued that date showed the plan to be fully funded.

   An agreement between the Province of Manitoba and The Workers Compensation Board of Manitoba allows certain employees to remain in the Civil Service Superannuation Fund instead of the Employee Pension Plan. In accordance with the provisions of the Manitoba Civil Service Superannuation Act, the Board contributes 50% of the pension disbursements made to these employees. Such payments are charged to income as incurred and a provision is not made in the accounts to fund current or past service obligations of the board to the Civil Service Superannuation Fund. On the basis of the most recent actuarial report, the unfunded provision for the Board's employees amounted to approximately $354,500 as at December 31, 1983.

Index to Figures and Tables

Introduction To The Statistical Section 25

Table I — Accidents Reported in 1985 By Class, Also Showing Comparison to 1984 26

Table II — Compensable Accidents Settled in 1985 By Class 26

Table III — Compensable Accidents Settled in 1985, General Body of Employers — Class "G" Accidents Detailed 27

Figure 1 — Region of Injuries, All 1985 Reported Accidents 29

Figure 2 — Nature of Injuries According to Highest Percentages, Time Loss Claims Only 30

Figure 3 — Source of Injury According to Highest Percentages, Time Loss Claims Only 31

Table IV — Death Cases Processed in 1985 32

Figure 4 — Cause of Accident, 1985 Time Loss Accidents 33

Figure 5 — Ages of Claimants, 1985 Time Loss Accidents 34

Figure 6 — Sex and Marital Status of Claimants, 1985 Time Loss Accidents 35

Figure 7 — Month of Occurrence of Accidents, All 1985 Accidents 36

Figure 8 — Accidents by Occupation, Time Loss Claims Only 37

Table V — Accidents Settled and Accidents Reported For the Years 1976 to 1985 38

Table VI — Claims Benefits Paid For the Years 1976 to 1985 38

Table VII — Classification of Industries Under Section 60 of The Workers Compensation Act, Divisions of Class "G" Employers Detailed 39

Table VIII — Statement of Payrolls Reported For the Year 1984 40

Table IX — Assessment Statistics for Class "G" Employers, For the Years 1976 to 1985 40

Table X — Special Coverages By Application — Approved 1985 41

Figure 9 — Number of Days Between Accident Date and Board Notification Time Loss Claims Only 42

Figure 10 — Number of Days Between Board Notification and Claim Adjudication, Time Loss Claims Only 43

Figure 11 — Vocational Rehabilitation Services Involvement with Injured Workers 44

Introduction to Statistical Section

TABLE I records accidents reported in 1985 by Class compared to 1984 totals. 1985 recorded an overall increase in the number of accidents and fatalities reported.

TABLE II details compensable accidents settled in 1985 by Class. The first column documents medical aid costs where there was no time loss other than the day of the accident. Information regarding time loss claims is provided in greater detail.

TABLE III lists a breakdown of settled accidents under the General Body of Employers Class "G" by rate code order. The classification of industries listed by rate code in Table III is detailed in Table VII.

FIGURE 1 illustrates the bodily region of injuries involving time loss for claims reported in 1985, and the regions of injury noted are self-explanatory.

FIGURE 2 displays the nature of injuries according to highest percentages of time loss claims. There is an extreme differentiation in percentage between the highest rated frequency and all subsequent percentages.

FIGURE 3 presents a range of items which are shown to have been high frequency sources for time loss injuries. The items are stated by broad definition.

TABLE IV outlines information related to death claims processed in 1985. This includes deaths reported during 1985, claims of this type adjudicated during 1985, and the disposition of accepted claims.

FIGURE 4 provides an illustration of the major types of accidents reported in 1985. The miscellaneous accident type includes all accidents not elsewhere classified.

FIGURE 5 illustrates the ages of claimants in time loss accidents reported in 1985.

FIGURE 6 documents sex and marital status of claimants in time loss accidents reported in 1985.

FIGURE 7 graphically illustrates the month of occurrence of accidents reported in 1985.

FIGURE 8 presents additional statistical information available as a result of new computer applications. Sixty-five percent of time loss claims in 1985 relate to the occupations shown.

TABLE V documents a historical overview of the number of compensable accidents settled and the number of accidents reported for the ten-year period 1976 to 1985.

TABLE VI is an analysis of claims benefits paid during the period 1976 to 1985. This specifies medical aid payments, compensation benefits, pension and rehabilitation payments.

TABLE VII defines the classification of industries set out under Section 60 of The Workers Compensation Act. The employers of industries not specified in Schedule I of the Act must make special application to the Workers Compensation Board to bring themselves or their operations within the coverage of the Act. This group is referred to as Group 9 — Voluntary (by application).

TABLE VIII records the payrolls reported in 1984. Payroll figures for 1985 are not available until mid-1986. Class "D" employers are shown separately with a cumulative total. The number of registered employers increased in 1985 over the same period in 1984.

TABLE IX documents assessments statistics related to Class "G" employers for the period 1976 to 1985. It specifies the number of registered employers and their assessable payrolls as well as the actual assessments.

TABLE X specifies the industries for which compensation coverage was approved in 1985. The types listed made voluntary application to the Workers Compensation Board. There was a reduction in coverages applied for and approved in 1985 over the 1984 total.

FIGURE 9 illustrates the number of days between the date of accident and the date the Board received first notification of that accident.

FIGURE 10 displays the number of days between the date which the Board received notification of an accident and the date when the claim was adjudicated.

FIGURE 11 provides a percentage breakdown of active cases as of December 31, 1985 where there was vocational rehabilitation involvement with injured workers. Financial support is provided to workers involved in employment situations which may include work assessments or training on-the-job. The "other" category includes claims where action is pending, or where lump sum settlements or personal care allowances have been provided.

NOTE: The "reported accident" statistics reflected in Figure 1 through Figure 8 and Table IV relate to 1985 accidents reported to the Board which were not rejected as of February 28, 1986.

TABLE I

Accidents Reported* in 1985 By Class

Also Showing Comparison to 1984
(Fatalities are shown in parentheses)

Class		1985		1984	
"A"	Canadian Pacific Railway Co.	594	(1)	703	(2)
"C"	Canadian National Railway Co.	1,014	(1)	1,194	(3)
"D"	Province of Manitoba (including Provincial Boards and Commissions)	2,909	(7)	2,870	(4)
"E"	City of Winnipeg	2,218	(8)	2,323	(6)
"G"	General body of Employers	41,507	(43)	39,156	(36)
Government of Canada		2,138	(1)	2,439	(2)
		50,380	(61)	48,685	(53)

*"Reported" Accidents means reported during 1985 whether they occurred in that year or in prior years.

Compensable Accidents Settled* in 1985 By Class

TABLE II

	NO COST CLAIMS	MEDICAL AID ONLY	TIME LOSS CASES						
			Number of Cases				Average Days Lost Per Accident (Temporary Disability)	Average Weekly Wage	Average Age
			Temporary Disability	Permanent Disability	Death	Total			
Under the Manitoba Act:									
"A" Canadian Pacific Railway Co. and subsidiaries (including CP AIR)	111	273	121	21	1	143	52.9	$513	36
"C" Canadian National Railway Co. (including Air Canada)	167	369	357	21	1	379	31.8	546	36
"D" Province of Manitoba (including Provincial Boards and Commissions)	903	803	896	28	1	925	20.5	418	37
"E" City of Winnipeg	221	525	1,271	35	2	1,308	21.7	507	37
"G" General Body of Employers**	3,967	13,046	18,005	685	25	18,715	24.7	394	34
MANITOBA ACT TOTAL	5,369	15,016	20,650	790	30	21,470			
Under the Canada Act:									
Government of Canada	297	594	1,119	36	0	1,155	26.8	493	38
GRAND TOTAL	5,666	15,610	21,769	826	30	22,625	24.7	$410	34

*"Settled" Accidents means those fully processed between January 1 and December 31, 1985, whether the accidents occurred in 1985 or prior year.

**For listing of divisions of Class "G" Employers see Table VII. For detailed listing of Class "G" Accidents Settled see Table III.

Compensable Accidents Settled in 1985 By Class*

General Body of Employers — Class "G" Accidents Detailed

Class "G" Employers refers to all industries set out in Schedule I of The Workers Compensation Act.

GROUP AND RATE CODE**	MEDICAL AID ONLY	TIME LOSS CASES						
		Number of Cases						
		Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
Group 1 — Forestry								
101	29	92	5	0	97	33	390	31
Group 2 — Mines, Quarries and Oil Wells								
201	590	430	70	6	506	36	663	34
202	48	87	13	0	100	80.5	570	31
203	45	49	17	0	66	38.6	1,049	37
Group 3 — Manufacturing								
301	375	882	12	0	894	23.7	442	33
302	385	782	22	0	804	22.5	459	34
303	103	126	7	0	133	30.6	417	33
305	52	36	2	0	38	34.5	334	27
310	1,279	1,985	76	1	2,062	18.8	422	34
311	733	912	30	0	942	18.2	368	32
312	175	35	9	0	44	32.6	657	37
313	14	27	2	0	29	15.4	292	40
314	380	575	31	0	606	18.5	332	33
315	451	765	15	2	782	20.5	314	34
316	417	482	19	0	501	15.4	326	30
319	104	128	8	0	136	19.9	355	33
320	180	291	4	0	295	12.2	418	35
321	1	14	1	0	15	26.7	471	33
Group 4 — Construction								
401	809	1,199	60	0	1,259	30.9	436	33
402	387	397	11	2	410	22.8	563	33
404	68	172	8	0	180	18.8	434	30
405	15	14	3	0	17	45.5	685	36
406	31	35	6	1	42	36.6	741	43
407	135	206	16	0	222	27.9	510	34
408	120	256	26	0	282	35.0	506	34
409	9	18	4	0	22	13.3	685	40
Group 5 — Transportation, Communications and Storage								
501	428	1,022	32	3	1,057	37.0	471	35
502	78	101	8	0	109	31.0	375	33
503	67	207	2	0	209	47.0	418	36
505	10	9	0	0	9	26.7	430	33

*Specific rate codes only.
**For listing of Class "G" Employers by Group and Rate Code, see Table VII.

Compensable Accidents Settled in 1985 By Class*

General Body of Employers — Class "G" Accidents Detailed

Continued

GROUP AND RATE CODE**	MEDICAL AID ONLY	TIME LOSS CASES						
		Number of Cases						
		Temporary Disability	Permanent Disability	Death	Total	Average Days Lost per Accident (Temporary Disability)	Average Weekly Wage	Average Age
Group 6 — Trade								
601	856	1,166	18	0	1,184	26.9	$319	33
602	64	58	1	0	59	30.3	273	31
603	370	512	8	0	520	19.2	387	33
604	795	705	16	1	722	19.2	366	32
605	133	154	11	1	166	34.7	400	36
607	94	113	4	0	117	16.7	283	30
609	56	97	6	0	103	22.3	425	36
Group 7 — Service Industries								
701	1,008	1,119	25	0	1,144	23.9	205	30
702	1,169	1,584	21	0	1,605	21.7	354	38
703	9	10	1	0	11	12.8	241	42
704	1	5	0	0	5	12.8	487	31
705	37	63	3	0	66	20.9	192	31
706	27	60	1	0	61	59.7	221	37
710	6	3	0	0	3	15.0	173	31
712	1	5	0	0	5	61.8	254	52
713	5	1	0	0	1	6.0	373	42
714	2	1	0	0	1	4.0	632	48
Group 8 — Public Administration								
801	149	176	6	0	182	13.8	392	37
802	14	15	0	0	15	13.8	396	35
Group 9 — Voluntary (By Application)								
901	156	155	7	0	162	25.0	256	36
902	96	94	5	3	102	28.3	359	30
903	69	68	1	0	69	58.6	345	38
904	41	60	9	1	70	38.3	288	34
905	17	22	1	0	23	38.9	251	31
906	2	4	0	0	4	13.3	345	32
907	10	2	0	0	2	20.0	322	37
909	22	53	3	1	57	24.8	540	38
910	1	0	0	0	0	—	—	45
911	5	8	0	0	8	15.3	264	33
912	59	50	0	0	50	16.3	462	43
914	2	5	0	0	5	49.8	288	50
916	1	0	0	0	0	—	—	—
917	9	8	0	0	8	14.3	340	36
918	1	0	0	0	0	—	—	24
919	3	5	0	0	5	67.9	340	53
921	162	240	8	0	248	26.4	389	42
922	5	12	1	0	13	62.4	166	28

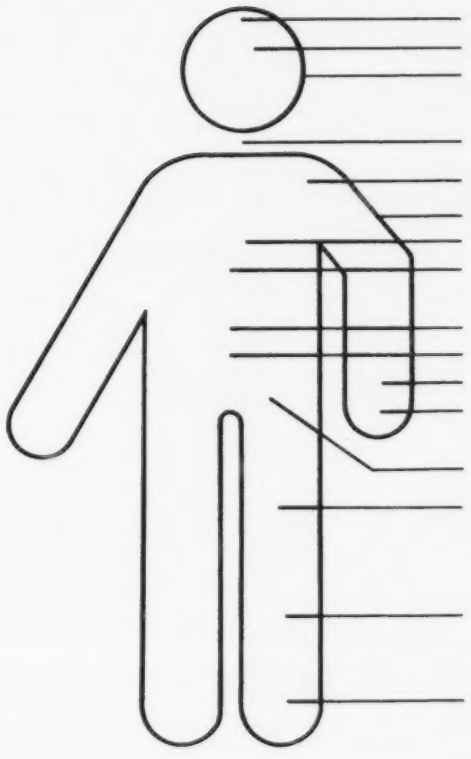
*Specific rate codes only.
**For listing of Class "G" Employers by Group and Rate Code, See Table VII.

The Workers Compensation
Board of Manitoba

FIGURE 1

Region of Injuries

All 1985 Reported Accidents



	Percent of Claims	Number of Claims
Head	2.02%	933
Eye(s)	9.16%	4,232
Ear(s)	0.50%	233
Neck	1.22%	563
Shoulder	2.88%	1,330
Upper Arm	0.26%	121
Dorsal Spine	0.73%	337
Thorax	0.47%	216
Lower Spine	16.91%	7,813
Abdomen	2.96%	1,366
Lower Arm	7.45%	3,443
Hand	24.57%	11,353
Pelvis	0.35%	163
Upper Leg	1.00%	461
Lower Leg	9.37%	4,330
Foot	5.40%	2,494

Cardio/Respiratory	0.24%	112
Industrial Diseases	0.57%	263
Multiple Injuries	8.17%	3,774
Other	5.78%	2,672

The Workers Compensation
Board of Manitoba

FIGURE 2

Nature of Injuries According to Highest Percentages

Time Loss Claims Only

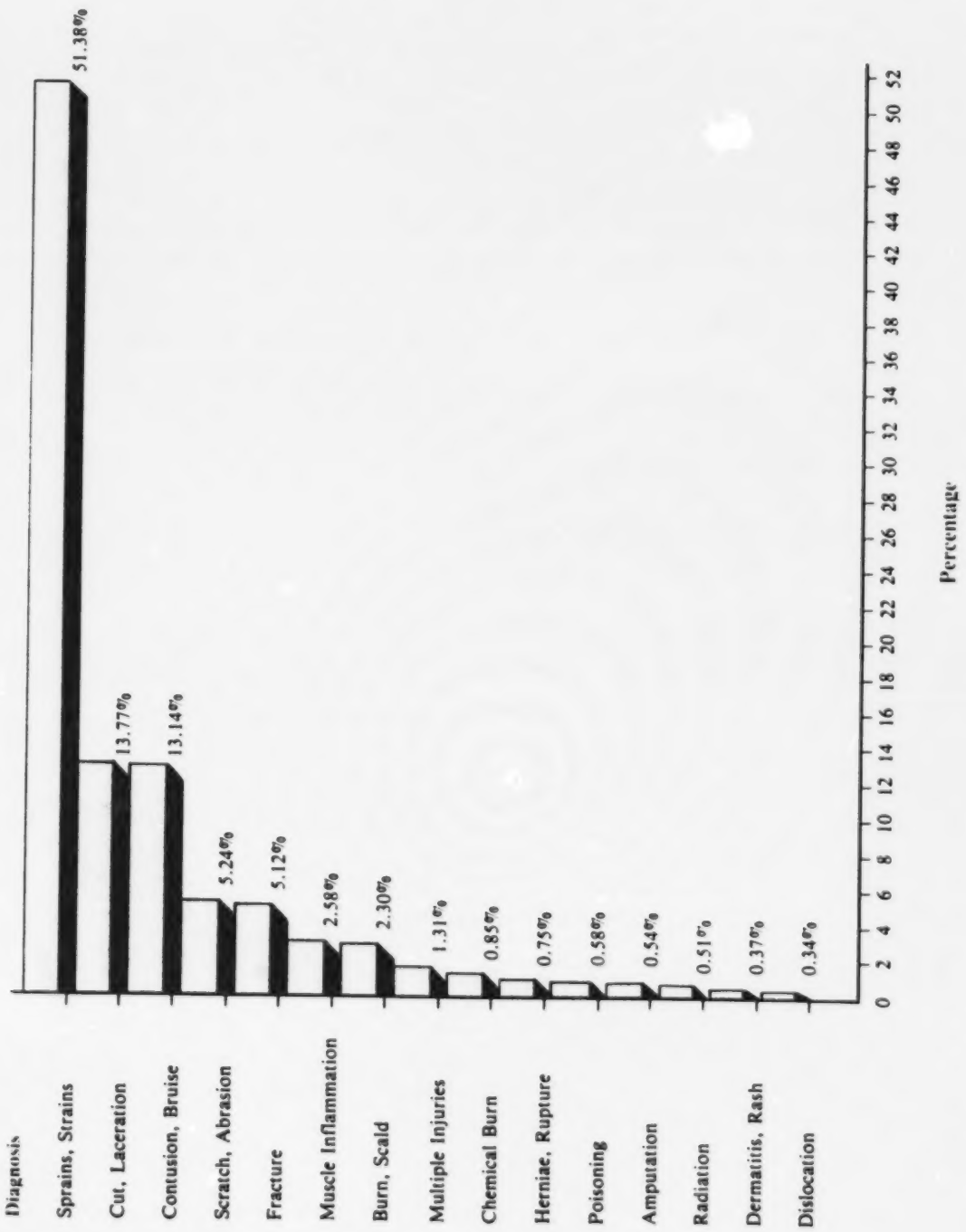
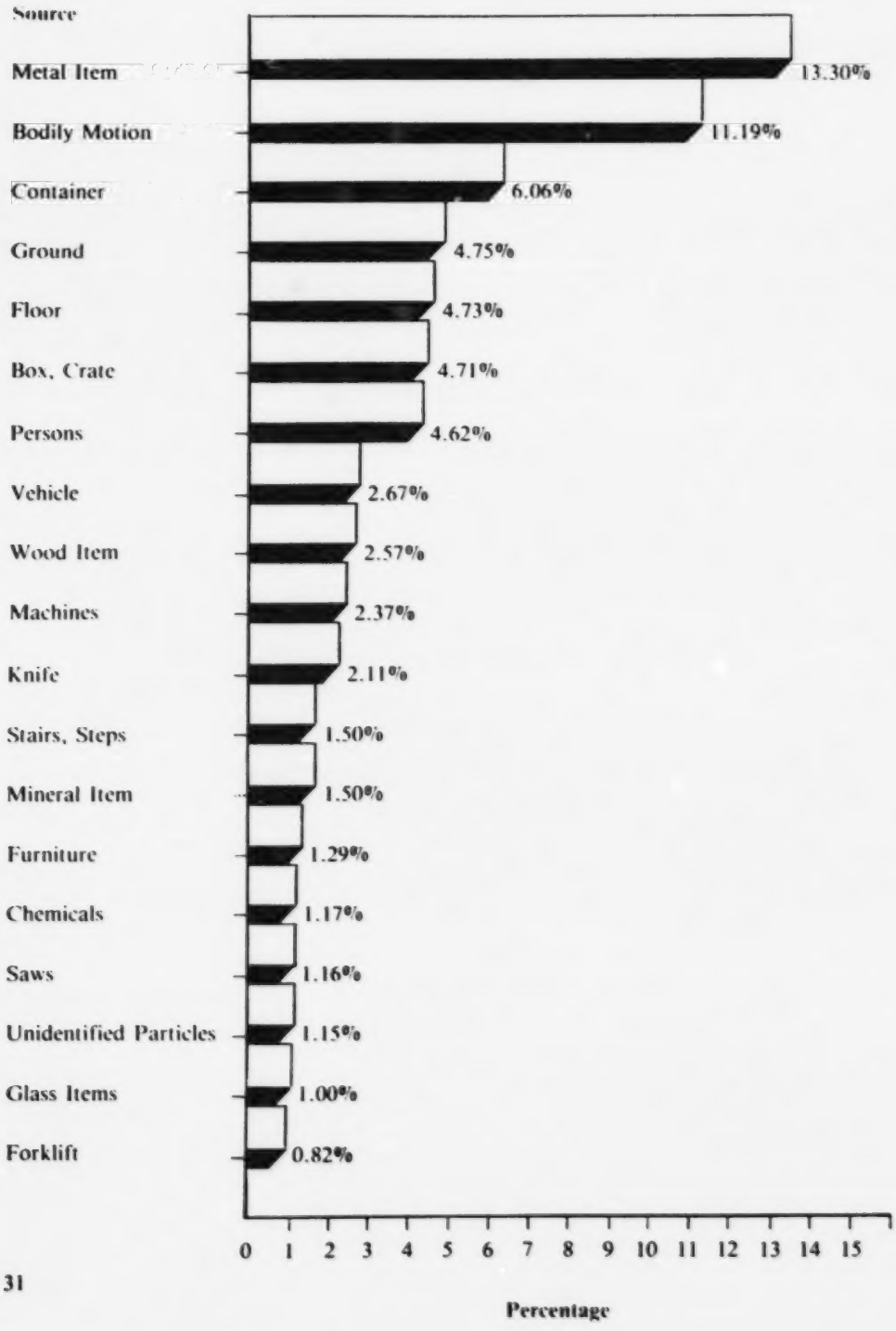


FIGURE 3

Source of Injury According to Highest Percentages

Time Loss Claims Only



The Workers Compensation
Board of Manitoba

TABLE IV

Death Cases Processed in 1985

Deaths Reported During 1985

Deaths reported in 1985 — new claims	44
Deaths reported in 1985 as relating to previously recorded accidents	17

Death Claims Adjudicated During 1985*

Deaths not accepted as the responsibility of the Board	30
Deaths reported to The Workers Compensation Board of Manitoba but handled by other Boards	2
Death claims accepted	28

Disposition of Accepted Claims

Burial and medical costs only	11
Dependent pension established	17
Widows — 17	
Children — 14	

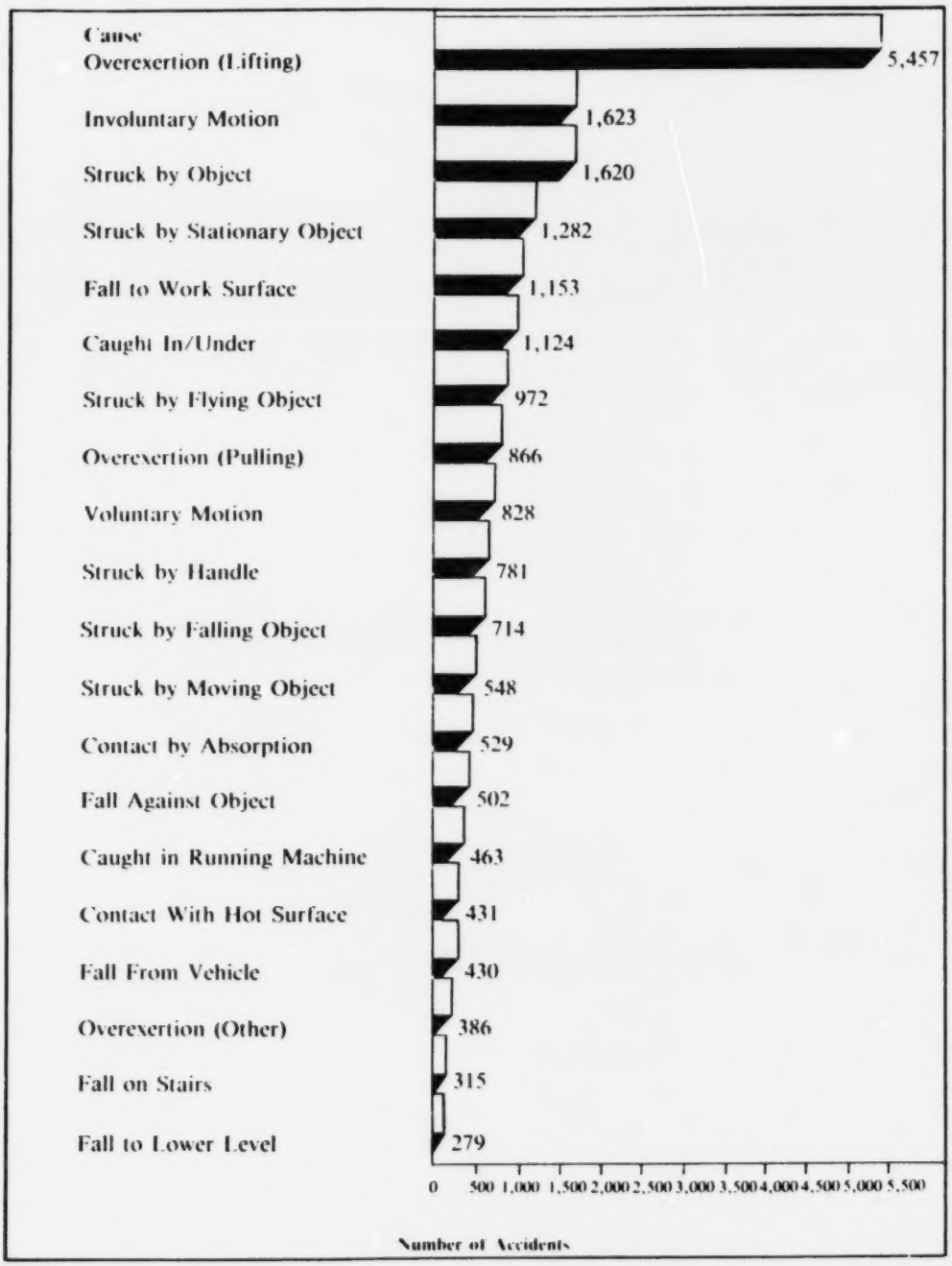
*Refers to claims adjudicated during 1985 and includes fatalities reported in previous years.

The Workers Compensation
Board of Manitoba

FIGURE 4

Cause of Accident

1985 Time Loss Accidents

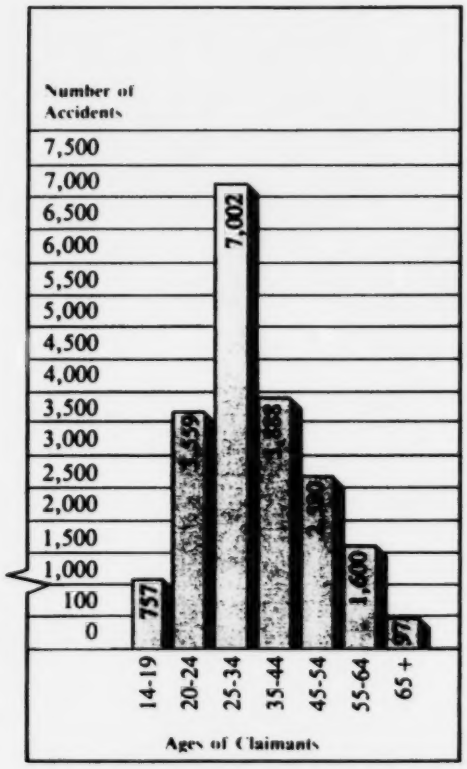


The Workers Compensation
Board of Manitoba

FIGURE 5

Ages of Claimants

1985 Time Loss Accidents



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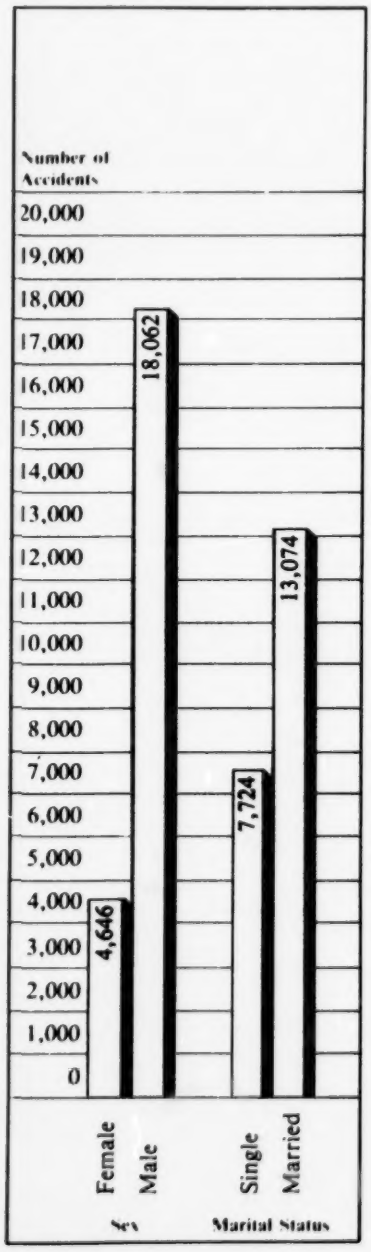
Board of Manitoba

FIGURE 6

Sex and Marital Status of Claimants

1985 Time Loss Accidents



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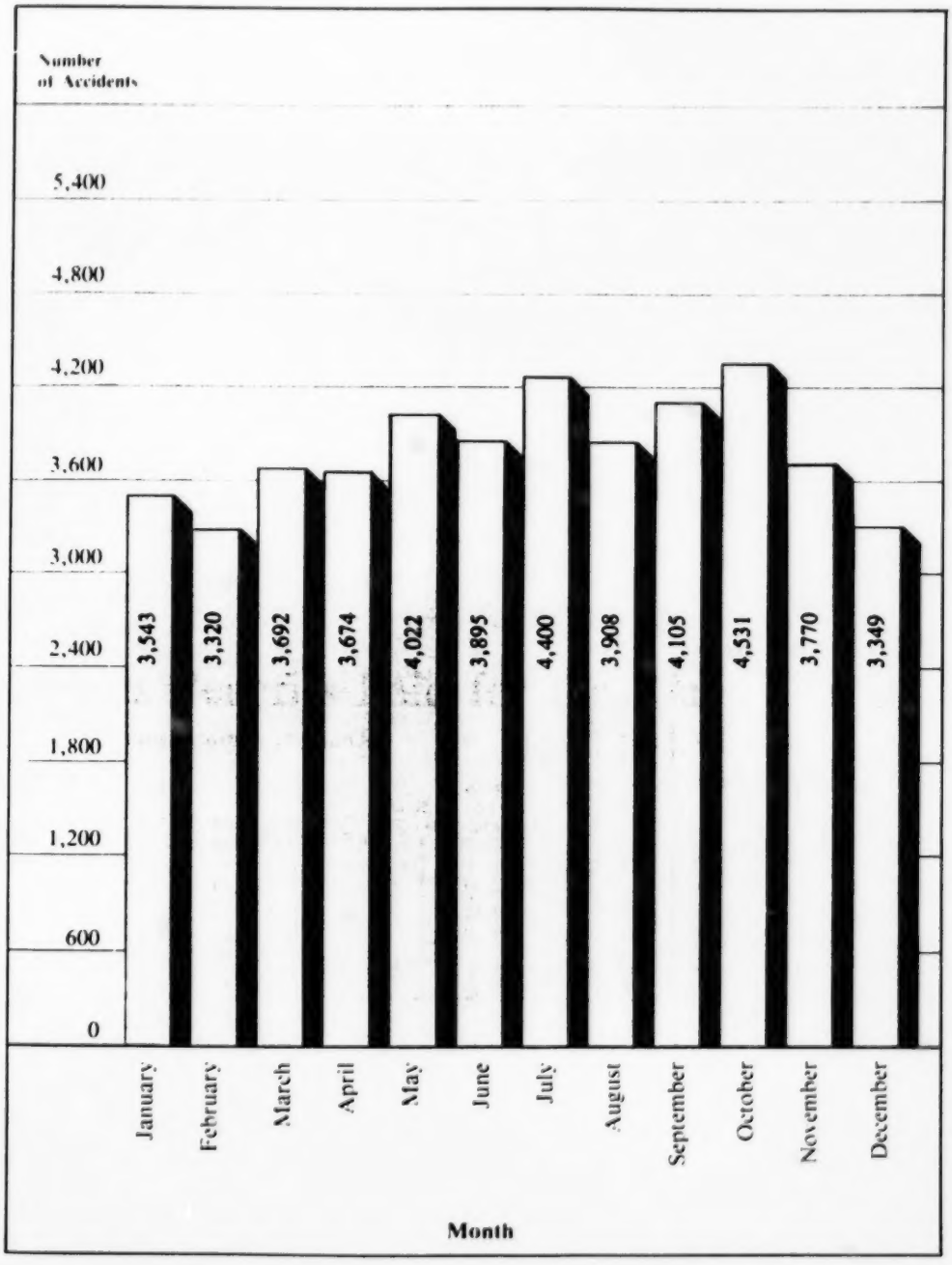
Board of Manitoba

FIGURE 7

Month of Occurrence of Accidents

All 1985 Accidents



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Board of Manitoba

FIGURE 8

Accidents by Occupation

Time Loss Claims Only

TABLE V

Accidents Settled* and Accidents Reported** For the Years 1976 to 1985

	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
Medical Aid Only	16,760	16,236	16,166	17,411	17,898	18,847	17,021	15,578	15,500***	15,610
Temporary Disability	18,286	17,666	17,201	18,720	20,701	19,645	19,712	18,560	20,590	21,769
Permanent Disability	585	578	580	580	526	539	604	654	619	826
Death	35	34	34	37	38	29	21	31	27	30
Total Time Loss Claims	18,906	18,278	17,815	19,337	21,265	20,213	20,337	19,245	21,236	22,625
Total Compensable Accidents Settled	35,666	34,514	33,981	36,748	39,163	39,060	37,358	34,823	36,736	38,235
Total Accidents Reported	44,413	43,256	42,418	46,463	46,627	48,904	44,737	44,133	48,685	50,380

*Accidents Settled means those fully processed between January 1 and December 31 whether the accidents occurred in the year shown or prior years.

**Accidents Reported means those reported during the year whether they occurred in that year or in prior years.

***Revised estimate.

TABLE VI

Claims Benefits Paid for the Years 1976 to 1985

(dollar amounts shown in thousands)

Year	Medical Aid	Compensation Benefits	Pensions	Rehabilitation
1985	11,149	31,629	19,948	9,643
1984	11,354	29,518	14,841	7,882
1983	8,610	24,394	12,489	4,912
1982	7,356	22,434	9,860	1,728
1981	5,843	17,373	8,789	417
1980	4,858	14,228	7,890	207
1979	4,438	12,234	6,868	117
1978	3,815	10,570	6,224	56
1977	3,829	10,582	6,011	79
1976	3,436	9,407	5,154	96

Classification of Industries Under Section 60 of The Workers Compensation Act

Class

"A" Canadian Pacific Railway Company and Subsidiaries (including CP Air)
"C" Canadian National Railway Company (including Air Canada)
"D" The Province of Manitoba (including Provincial Boards and Commissions)
"E" The City of Winnipeg
"G" All industries set out in Schedule I and not included in the above classes.

Divisions of Class "G" Employers Detailed

Rate Code

GROUP 1 — FORESTRY

101 Lumbering, Logging, Pulpwood Production

GROUP 2 — MINES, QUARRIES AND OIL WELLS

201 Mining
202 Oil Drilling, Diamond Drilling, Quarries
203 Contract Mining Development

GROUP 3 — MANUFACTURING

301 Packing Houses, Meat Products, Poultry Processing
302 Food Products, Bakeries, Dairies
303 Milling, Manufacture of Feed and Seed
305 Canneries, Pickle Factories
310 Foundries, Rolling Mills, Machine Shops, Manufacture of Vehicles, Agricultural Machinery
311 Light Metal Products, Tire Repairs, Auto Wrecking
312 Operation of Pulp and Paper Mills
313 Operation of Sawmills
314 Planing Mills, Tanneries, Manufacture of Furniture, Concrete Blocks
315 Manufacture of Textiles, Petroleum Products, Stationery, Operation of Knitting Mills, Printing
316 Manufacture of Mattresses, Bedsprings, Plastic Articles, Paint, Varnish, Tar Products, Cement, Explosives, Plaster Mills, Machine and Appliance Repairs
319 Manufacture of Wooden Articles, Cardboard and Paper Boxes, Drugs, Medicines, Upholstery
320 Manufacture of Aeroplanes
321 Marble Works, Stone Cutting

GROUP 4 — CONSTRUCTION

401 Building Construction, Painting, Plastering, Concrete Work, Flooring
402 Electrical Wiring, Plumbing, Heating, Ventilation
404 Roofing, Sheet Metal, Work at Elevation
405 Steel Bridge and Steel Buildings
406 Installation of Elevators, Boilers, Heavy Machinery
407 Sewer Construction, Excavation, Work Under Water
408 Roadwork, Gravel Pits
409 Power Plants, Transmission Lines

GROUP 5 — TRANSPORTATION, COMMUNICATIONS AND STORAGE

501 Cartage, Trucking, Street Cleaning
502 Operation of Grain Elevators, Custom Warehousing, Cold Storage Plants
503 Operation of Pipelines, Oil Well Services, Taxis, Buses
505 Radio and Television Stations, Telephone and Telegraph Systems

GROUP 6 — TRADE

601 Retail Establishments
602 Consumers Co-operatives
603 Wholesale Establishments
604 Garages, Gas Distribution
605 Implement and Machinery Dealers, Car and Trailer Lots
607 Retail Lumber Yards
609 Builders Supplies

GROUP 7 — SERVICE INDUSTRIES

701 Operation of Hotels, Motels, Restaurants, Cleaning and Dyeing Plants, Investigation and Security Services
702 Operation of Hospitals, Nursing Homes, Senior Citizens Homes
703 Consulting Engineers and Architects, Supplying Clerical Employees
704 Professional Inspection and Testing
705 Supplying Manual Labour
706 Janitorial Services, Domestics
710 Operation of Theatres
711 Apprentice Projectionists
712 Hunting and Fishing Lodges (with Guides)
713 Funeral Homes or Undertakers
714 Operation of Rocket Range

GROUP 8 — PUBLIC ADMINISTRATION

801 Operation of a Municipal Corporation
802 Volunteer Fire Fighters and Volunteer Ambulance Service Members

GROUP 9 — VOLUNTARY (BY APPLICATION)

901 Operation of Buildings, Clubs
902 Operation of Government Agencies, Rental of Vehicles, Equipment, Landscaping
903 Business Offices, Sales Activities, Bowling Alleys, Welfare Agencies
904 General Farming
905 Poultry Farming, Hatcheries, Nurseries
906 Display Advertising, Harvesting Wild Rice, Chemical Spraying
907 Surveying, Prospecting and Exploration for Minerals
909 Air Transportation
910 Operation of Film Exchanges
911 Window Cleaning
912 University of Manitoba
914 Land Clearing
916 Land Surveying
917 Waste Paper Collection
918 Carnivals
922 Federal Employment Programs

TABLE VIII

Statement of Payrolls Reported For the Year 1984*

Class "A"	Canadian Pacific Railway Company	$	$ 118,118,438
Class "C"	Canadian National Railways		186,333,377
Class "D"	Province of Manitoba:		
	Manitoba Telephone System	113,451,138	
	Manitoba Government	411,472,505	
	Manitoba Liquor Control Commission	11,302,122	
	Manitoba Hydro	120,146,613	
	Workers Compensation Board	4,798,948	
	Manitoba Public Insurance Corporation	23,328,806	684,500,132
Class "E"	City of Winnipeg		285,505,410
Class "G"	General Body of Employers**		4,003,252,211
	TOTAL		$5,277,709,568

*1985 Payroll figures are not available until mid-1986.

**Registered employers (including independent contractors) as at December 31, 1985 were 19,531 (1984 - 19,097).

TABLE IX

Assessment Statistics for Class "G" Employers, For the Years 1976 to 1985

Year	Number Registered	Assessable Payrolls ($millions)	Assessments ($thousands)	Average Assessment Revenue per $100 of Payroll
1985	19,531	$4,107*	$55,870*	$1.360
1984	19,097	4,003	44,124	1.110
1983	18,939	3,643	32,713	0.898
1982	18,891	3,436	28,242	0.822
1981	18,921	3,260	28,983	0.889
1980	18,375	2,892	25,966	0.898
1979	18,069	2,667	24,719	0.927
1978	17,114	2,395	22,163	0.925
1977	16,610	2,263	22,165	0.979
1976	15,726	2,102	23,170	1.102

*Estimated amounts — final 1985 payroll figures will not be available until mid-1986.

Special Coverages By Application — Approved 1985

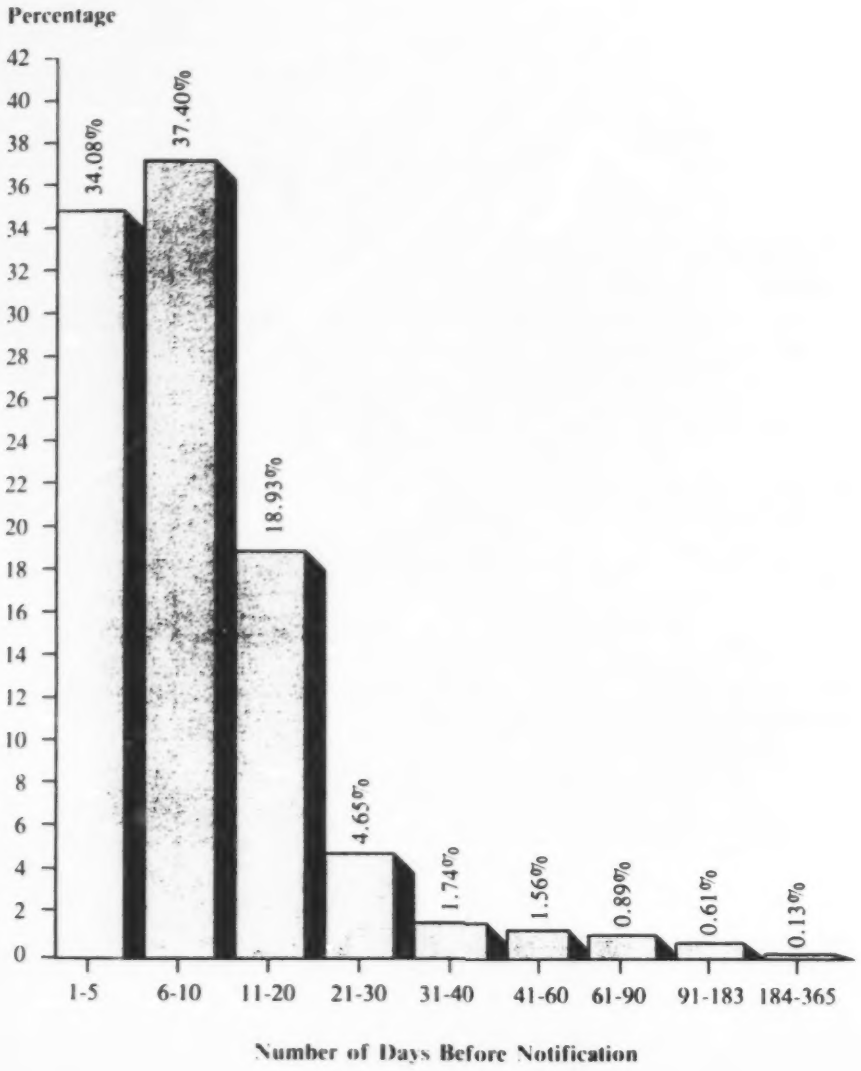
Type	Number
Air Transport	1
Apartments (Business Blocks, Banks, Churches & Other Building Care & Maintenance)	41
Auctioneering	1
Beauty Parlor/Barber Shop	3
Beekeeping	1
Boarding Stables	1
Bowling & Billiards	1
Building Construction Etc. (Not Elsewhere Classified)	11
Business Offices	24
Car and Truck Rental	4
Cartage Trucking (Owner Operators)	17
Chemical Spraying	4
Clubs (Private, Golf & Country, Curling, Legion, Community, Lawn Bowling, Etc.)	14
Construction Power Lines on Indian Reserve	1
Cottage Rentals	1
Design and Pattern Making	1
Driving School	1
Electric Wiring on Indian Reserve	1
Farming: General	77
Dairy	7
Poultry	2
Stock & Hog Farms, Cattle Ranches & Feed Lots	10
Flying	2
Government Employment Programs	2
Greenhouse Nursery	1
Group Homes on Indian Reserve	1
Harvesting	3
Health Spa	1
Instruction Centre	5
Land Clearing	10
Landscaping	20
Livestock Dealership	3
Logging Operations on Indian Reserve	1
Museums, Etc.	2
Personal Coverage	425
Rental of Equipment	7
Resident Member of Family Coverage	222
Resorts	1
Restaurant Operations	2
Roadwork on Indian Reserve	1
Sales Activities	38
Sales Office	2
Schools	1
Sewer & Water Construction on Indian Reserve	1
Stockyard (Receiving, Marking & Shipping Livestock)	1
Survey, Exploration & Prospecting	8
Taxidermy	2
Testing Labs	1
Union Agency	6
Vermin Extermination	1
Waste Paper Collection	1
Weather Observation	1
Welfare Agency	15
Window Cleaning	1
Work at Elevation (Painting Church Steeple)	1
Wreck or Move Buildings (Mine Site)	1
X-Ray Equipment	1
TOTAL	1,015

The Workers Compensation
Board of Manitoba

FIGURE 9

Number of Days Between Accident Date and Board Notification

Time Loss Claims Only

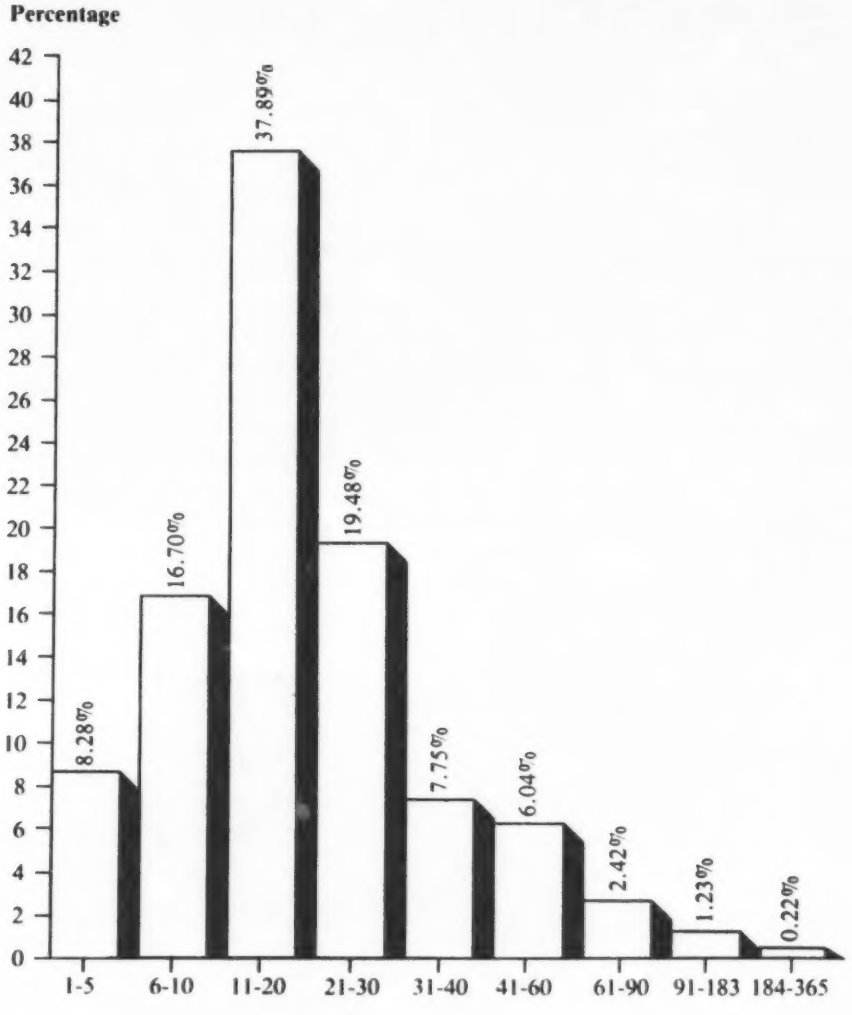


The Workers Compensation
Board of Manitoba

FIGURE 10

Number of Days Between Board Notification and Claim Adjudication

Time Loss Claims Only



The Workers Compensation
Board of Manitoba

FIGURE 11

Vocational Rehabilitation Services Involvement With Injured Workers